

08/03/2009

COUNTRYWIDE HOME LOA
PO BOX 5170
ATTN CUSTOMER SERVICE
SIMI VALLEY CA 93062-5170

Re: KRISTY M ST JOHN MICHEL
Case # 09 B 11931
Account # 1757
Arrears Amount 1,384.20

According to our records the above debtor has paid the listed arrearage in full, satisfying all prepetition mortgage obligations. You are now required to treat the mortgage as reinstated and fully current unless the debtor has failed to make timely payments of postpetition obligations to you. If the debtor has failed to make timely payments of any post-petition obligations, you are required to itemize all outstanding payment obligations as of the date of this notice and file a statement of those obligations with the United States Bankruptcy Court for the Northern District of Illinois, giving notice of the same to our office, the debtor, and the attorney for the debtor within sixty (60) days of service of this notice.

If you fail to file and serve a statement of outstanding obligations within the required time, you are required to treat the mortgage as reinstated according to its original terms, fully current as of the date of this notice.

If you serve a statement of outstanding obligations within the required time, the debtor may (i) within 30 days of service of the statement, challenge the accuracy of the statement by motion filed with the court on notice to the holder and the standing trustee, with the court resolving the challenge as a contested matter, or (ii) propose a modified plan to provide for payment of additional amounts that the debtor acknowledges or the court determines to be due. To the extent that amounts set forth on a timely filed statement of outstanding obligations are not determined by the court to be invalid or are not paid by the debtor through a modified plan, your right to collect these amounts will be unaffected.

Tom Vaughn
Chapter 13 Trustee
200 S. Michigan Ave, Suite 1300
Chicago, Illinois 60604
(312) 294-5900
(312) 341-7168 (FAX)

KRISTY M ST JOHN MICHEL
1642 N WINCHESTER AVE
CHICAGO IL
60622

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93062-5170

BENJAMIN LEGAL SERVICES
343 W ERIE ST # 320
CHICAGO IL

60610-4035

EMC MORTGAGE CORPORATION
% MCCALLA RAYMER LLC
1544 OLD ALABAMA RD
ROSWELL GA
300760000